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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C. Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

dcarlon@kmllawgroup.com

Attorneys for Secured Creditor

Ditech Financial LLC

In Re:

Susan Zajac,

Debtor.

Order Filed on August 21, 2017 by Clerk U.S. Bankruptcy Court

District of New Jersey

Case No.: 17-15223-MBK

Adv. No.:

Hearing Date: 8/8/2017 @ 10:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: August 21, 2017

Honorable Michael B. Kaplan United States Bankruptcy Judge Page 2

Debtor: Susan Zajac Case No.: 17-15223-MBK

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial, holder of a mortgage on real property located at 52 Roosevelt Street, Freehold, NJ 07728, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Kurt Reinheimer, Esquire, attorney for Debtor, Susan Zajac, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the post-petition payment made on March 27, 2017 shall be applied to the payment due March 1, 2017, thereby reducing the prepetition arrearage; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that said application of payment will not be deemed a violation of the automatic stay; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the pre-petition arrearage portion of claim will be reduced to accordingly, to an estimated \$280.00; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor shall file an amended claim within thirty (30) days from the date of this order; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor agrees to pay the arrearage claim of Secured Creditor through the plan; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.